

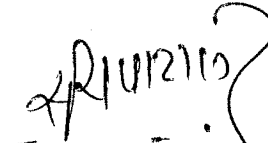
D E C L A R A T I O N

I, the undersigned, hereby declared that the dissertation entitled "FINANCING BY THE BANK AND FUNDS UTILISATION BY BORROWERS IN SANGLI DISTRICT-A CASE STUDY OF SELECTED BORROWERS OF YASHWANT SAHAKARI BANK LTD.MIRAJ. is written and submitted by me under the guidance of Dr.V.M.Chavan to Shivaji University, Kolhapur, for the award of the degree of Master of Philosophy in Commerce and Management is of original nature and the conclusions drawn therein are based on the primary and secondary data collected by me from appropriate sources.

To the best of my knowledge and belief, this work has not been submitted for the award of any other degree, diploma or Membership to this or any other University.

Place : Kolhapur

Date : 30/6/1995



(Mr.S.Y.PATIL)

M.Com.

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